

**Electronic Income-Based Repayment Application**  
**Attachment to September 2012 Electronic Announcement**

This document provides a high-level summary of an Electronic Income-Based Repayment (IBR) Application available on the StudentLoans.gov Web site. Through interfaces with the National Student Loan Data System (NSLDS) and the Internal Revenue Service (IRS), the Electronic IBR Application streamlines the application process for the majority of borrowers who choose to repay their eligible William D. Ford Federal Direct Loan (Direct Loan) Program and/or Federal Family Education Loan (FFEL) Program loans under the IBR Plan. Borrowers will use the application to initially apply to repay under the IBR Plan and to subsequently meet the plan's annual income documentation requirement.

We cover application and associated process information in the following order:

- Electronic IBR Application Submission Criteria
- Electronic IBR Application Process
- Additional Actions Needed by Certain Borrowers
- Accessing Submitted Electronic IBR Applications
- Contact Information for Borrowers

**Electronic IBR Application Submission Criteria**

Our ultimate goal is to allow all borrowers who are potentially eligible to repay their Direct Loan and/or FFEL program loans under the IBR Plan and who wish to complete and submit an Electronic IBR Application to be able to do so. We plan to fulfill that goal over time by establishing the electronic exchange relationships necessary for participation by all servicers.

At this time, the Electronic IBR Application may be used by a borrower who has at least one Direct Loan or FFEL program loan that is eligible to be repaid under the IBR Plan and that is serviced by one of the following entities:

- A member of our federal loan servicer team

*Note:* The list of current federal loan servicer team members is available on the Information for Financial Aid Professionals (IFAP) Web site's [Loan Servicing Centers for Students page](#) and [Loan Servicing Centers for Schools page](#). Each newly onboarded member of our federal loan servicer team will begin to accept the Electronic IBR Application at the earliest point possible after we complete all account transfers to the servicer.

- A lender or lender servicer of commercially-held FFEL Program loans that is associated with one of the following federal loan servicer team members: Great Lakes Educational Loan Services, Inc., FedLoan Servicing (PHEAA), Granite State – GSMR, MOHELA, Nelnet, or Sallie Mae

*Note:* ESA/Edfinancial's commercially-held FFEL side is scheduled to participate beginning in December 2012.

If a borrower does not have at least one Direct Loan or FFEL program loan that is eligible to be repaid under the IBR Plan and that is serviced by one of the participating entities outlined above, the borrower will not be able to use the Electronic IBR Application at this time. When attempting to access the

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Electronic IBR Application, a borrower in this situation will be informed that his or her servicer does not currently participate in the Electronic IBR Application process. The message will include the servicer's contact information and direct the borrower to the servicer for IBR Plan information.

**Electronic IBR Application Process**

In general, a borrower will be directed to the Electronic IBR Application during the normal course of working with the borrower's participating servicer. When a borrower is interested in repaying his or her loans under the IBR Plan, the servicer will provide the borrower with a servicer-specific URL to access the Electronic IBR Application. The servicer-specific URL will first open to the StudentLoans.gov sign in page. Then, after logging in using his or her Federal Student Aid PIN, the borrower will be taken directly to the Electronic IBR Application's brief overview page.

While we encourage borrowers to take advantage of the overall repayment plan knowledge and guidance offered by their servicers before completing the Electronic IBR Application, any borrower may directly access the application after logging in to the StudentLoans.gov Web site using his or her Federal Student Aid PIN. After landing on the Welcome to StudentLoans.gov page, the borrower will click on Complete Electronic IBR Application in the bulleted list at the center of the page or click on Income-Based Repayment Application under Repayment in the left menu bar of the page.

***Brief Overview Page*** – Regardless of whether a borrower is directed to the Electronic IBR Application by the borrower's servicer or navigates to the application independently, the borrower will be presented with a brief overview of the four-step process before the borrower starts the application. The application must be completed in a single session.

***Note:*** After 30 minutes of inactivity, a borrower's Electronic IBR Application session will time out and end. If the session times out before the borrower submits the application, any information entered by the borrower prior to the session's end will not be saved or available to the borrower at a later point in time.

***NSLDS Lookup*** – To begin the Electronic IBR Application, a borrower will click on Start IBR Application at the end of the brief process overview. A behind-the-scenes NSLDS lookup will occur to ensure that the borrower meets the criteria for submitting the electronic application (outlined in the "Electronic IBR Application Submission Criteria" section). Essentially, if the borrower has one loan serviced by a participating servicer that is eligible to be repaid under the IBR Plan, the borrower will be able to proceed with completion and submission of the Electronic IBR Application. If the borrower does not meet the criteria for submitting the electronic application, he or she will not be able to proceed and instead will receive a message that conveys this information and directs the borrower to his or her servicer or servicers.

***Note:*** The NSLDS lookup is used only to determine if a borrower meets the criteria for submitting an Electronic IBR Application. The NSLDS lookup is not used to determine the borrower's eligibility for repaying his or her loans under the IBR Plan. The borrower's servicer has sole responsibility for evaluating the borrower's eligibility for IBR and notifying the borrower of the results of that evaluation.

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**Four Process Steps** – The four steps of the Electronic IBR Application process are identified across the top of each page. After a borrower completes a step in the process, a checkmark will signify its completion. The four steps and associated borrower actions are as follows:

<i>Application Step</i>	<i>Borrower Actions</i>
1 Personal Information	Enter address, contact information, and spousal information, if required
2 Income Information	Transfer tax information using IRS Data Retrieval Tool; enter family size
3 Terms & Conditions	Review terms and conditions as well as the Privacy Act notice
4 Review & Sign	Review information and edit, if necessary, before signing and submitting

**Confirmation Page** – After completing the four steps of the Electronic IBR Application process, most borrowers will need to take no other action. A borrower who falls into this category will be informed through the confirmation page that his or her application has been sent electronically to the appropriate servicer or servicers. The confirmation page will include the name and phone number for each servicer to which the application has been sent. After the application has been sent electronically, the identified servicer or servicers will contact the borrower.

**Note to FFEL Lenders and Lender Servicers:** To assist borrowers who also have commercially-held FFEL Program loans that are serviced by a FFEL lender or lender servicer that is not associated with one of our federal loan servicer team members listed in the “Electronic IBR Application Submission Criteria” section, we will provide the name and phone number of each of a borrower’s non-participating FFEL lenders or lender servicers in a separate section of the confirmation page. The borrower will be informed that each FFEL lender or lender servicer listed in that section does not currently participate in the Electronic IBR Application process and should be contacted directly for information about the IBR Plan. We appreciate the assistance FFEL lenders and lender servicers will provide to borrowers who contact them for IBR Plan information.

**Additional Actions Needed by Certain Borrowers**

Certain borrowers will need to take additional actions as part of or after completing the Electronic IBR Application. The situations that will require additional borrower actions are as follows:

**Spousal Information Condition Applies** – In Step 1 – Personal Information of the Electronic IBR Application process, a borrower will be presented with information about spousal information conditions. A married borrower must evaluate whether either of the two spousal information conditions applies.

- **Condition One** – The borrower and his or her spouse filed a joint federal income tax return, and the borrower’s spouse has federal student loans eligible for repayment under the IBR Plan.
- **Condition Two** – The borrower has one or more joint consolidation loans with his or her spouse and wishes to repay the consolidation loan or loans under the IBR Plan.

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If one or both of the spousal information conditions applies to a borrower, his or her spouse's information and signature will be required to complete the Electronic IBR Application. The borrower's spouse may choose one of the following completion options:

- **Same Session** – The spouse may complete the required steps in the same session as the borrower. In this case, the spouse will enter his or her personal identifiers and Federal Student Aid PIN when instructed to do so within the borrower's session.
- **Different Session** – The spouse may complete the required steps in a different session than the borrower. In this case, the spouse will log in to the StudentLoans.gov Web site (using his or her own Federal Student Aid PIN) after the borrower completes his or her session and submits the partially-completed application, access the partially-completed application with an assigned reference number and the borrower's social security number, and complete the required application process steps. The Electronic IBR Application confirmation page will provide detailed step-by-step instructions for both the borrower and spouse to follow.

**Tax Return Information Not Transferred from IRS or Significant Income Change** – In Step 3 – Income Information of the Electronic IBR Application process, a borrower will temporarily leave the StudentLoans.gov Web site and log in to an IRS Web site to retrieve his or her income information. Once logged in, the IRS Data Retrieval Tool will present the borrower's most current federal tax return information available in the IRS system at that time. The borrower will have the option to transfer that information from the IRS to the Electronic IBR application.

For various reasons, a borrower may choose not to transfer the IRS information to the Electronic IBR Application or may be unable to transfer the IRS information to the application. In addition, in some cases a borrower's current income may be significantly different (higher or lower) than the Adjusted Gross Income (AGI) shown on the borrower's most recently filed federal tax return. In these cases, the borrower must also provide a "paper IBR application" as well as documentation of the borrower's AGI or alternative documentation of income, as appropriate, to the borrower's servicer or servicers for evaluation.

- As part of the detailed step-by-step instructions that will be provided on the confirmation page, a borrower will be provided with a PDF file of the paper IBR application. The paper IBR application is a compilation of existing Direct Loan and FFEL program forms that collect repayment plan selection and alternative documentation of income information from a borrower. Some information provided in the borrower's electronic IBR application will be pre-populated in the PDF file. Using the PDF file, the borrower will be able to print the paper IBR application and then complete the remaining items as outlined in the instructions.
- The confirmation page will also include the name, fax, and mailing address for each servicer to which the borrower must provide the paper IBR application and the appropriate income documentation.

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**Accessing Submitted Electronic IBR Applications**

All of a borrower's submitted Electronic IBR Applications will be available on the StudentLoans.gov Web site. To access the applications, a borrower must first log in to StudentLoans.gov. Upon landing on the Welcome to StudentLoans.gov page, the borrower will click on IBR Applications under My Loan Documents in the left menu bar of the page. The borrower will then be able to open, download, and/or print the desired application or applications.

*Note:* A submitted application that requires a spouse's signature will appear in a specially-marked section of the IBR Applications page.

**Contact Information**

We understand that borrowers will contact members of the financial aid community with questions about the Electronic IBR Application. We appreciate the assistance you will provide in referring borrowers who contact you as follows:

***Electronic IBR Application Technical Assistance***

- A borrower who is completing the Electronic IBR Application may request technical assistance by clicking on the Contact Us tab in the top menu bar of the StudentLoans.gov Web site. The borrower can 1) complete and submit the feedback form or 2) click on Additional Information and contact Applicant Services at the phone number provided.
- A borrower who has completed the Electronic IBR Application and received a confirmation page must request assistance from the servicer or servicers identified on the confirmation page.

***IBR Plan Information***

- A borrower's servicer is the primary point of contact for all questions about the IBR Plan. In addition, general information about the IBR Plan is available on StudentAid.gov's [Income-Based Repayment Plan page](#).